

PROVIDING A FINANCIAL INVESTMENT FUND

Abstract of the Disclosure

Providing a financial investment fund includes receiving a plurality of individual funds corresponding to a plurality of investors respectively and aggregating the plurality of individual funds into an aggregated fund. Next, providing a financial investment fund includes purchasing a plurality of financial instruments from at least one financial institution with a first portion of the aggregated fund and placing a second portion of the aggregated fund in a transaction account. The financial investment fund may include at least the financial instruments and the transaction account. In addition, one of the at least one financial institution may use at least a portion of the first portion of the aggregated fund received in exchange for the plurality of financial instruments to perform a function of the financial institution.